

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

VIRGINIA HARMON

Debtor(s)

Case No. 08-32572

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2008.
- 2) The plan was confirmed on 01/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/20/2013.
- 5) The case was completed on 01/07/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,125.00.
- 10) Amount of unsecured claims discharged without payment: \$11,438.32.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$32,340.05
Less amount refunded to debtor	\$480.05

NET RECEIPTS: \$31,860.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,485.62
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,985.62

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Secured	20,099.00	20,099.00	20,099.00	20,099.00	2,093.38
AMERICAN HONDA FINANCE CORP	Unsecured	NA	223.39	223.39	76.16	0.00
AMERICASH LOANS	Unsecured	336.00	221.34	221.34	75.46	0.00
AR RESOURCES	Unsecured	391.00	NA	NA	0.00	0.00
ASSET MANAGEMENT OUT	Unsecured	562.00	NA	NA	0.00	0.00
CASHLAND FINANCIAL SERVICES	Unsecured	250.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	295.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	443.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	54.00	54.00	18.41	0.00
COMCAST	Unsecured	106.00	NA	NA	0.00	0.00
FIRST CHOICE LOANS	Unsecured	400.00	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	545.00	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	75.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF EMPLOYMENT SECURITY	Unsecured	2,513.51	2,513.51	2,513.51	856.95	0.00
ILLINOIS DEPT OF HUMAN SERVICES	Unsecured	NA	1,424.00	1,424.00	485.49	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	19.40	19.40	6.61	0.00
INTERNAL REVENUE SERVICE	Priority	2,000.00	1,886.16	1,886.16	1,886.16	0.00
MCSI	Unsecured	250.00	NA	NA	0.00	0.00
MCSI	Unsecured	200.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	110.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SERVICES	Secured	300.00	300.00	300.00	300.00	9.85
MONTEREY FINANCIAL SERVICES	Unsecured	NA	801.20	801.20	273.16	0.00
MRSI	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMERICA	Unsecured	366.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMERICA	Unsecured	500.00	943.22	943.22	321.58	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MUNICIPAL COLLECTIONS OF AMER	Unsecured	100.00	NA	NA	0.00	0.00
MUTUAL HOSPITAL SERVICES	Unsecured	144.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	NA	44.14	44.14	15.05	0.00
PREMIER BANKCARD/CHARTER	Unsecured	486.00	486.99	486.99	166.03	0.00
SBC	Unsecured	NA	275.50	275.50	93.93	0.00
ST MARGARET	Unsecured	445.00	NA	NA	0.00	0.00
T MOBILE USA	Unsecured	NA	86.05	86.05	29.34	0.00
TARGET	Unsecured	NA	198.91	198.91	67.82	0.00
THE LOAN MACHINE	Unsecured	1,680.66	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,099.00	\$20,099.00	\$2,093.38
All Other Secured	\$300.00	\$300.00	\$9.85
TOTAL SECURED:	\$20,399.00	\$20,399.00	\$2,103.23
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,886.16	\$1,886.16	\$0.00
TOTAL PRIORITY:	\$1,886.16	\$1,886.16	\$0.00
GENERAL UNSECURED PAYMENTS:	\$7,291.65	\$2,485.99	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,985.62</u>	
Disbursements to Creditors	<u>\$26,874.38</u>	
TOTAL DISBURSEMENTS :		<u>\$31,860.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.